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### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yoursel	f	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Decoty	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Starks	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 2436	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer Identification numbe	9 xx - xx-	9 xx - xx-
(ITIN)		

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D	ebtor 1 Decoty		Case number (if known)
	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		258 E 136th PI Number Street	Number Street
		Chicago Illinois 60827	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Decoty		Starks	Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case	e		
7. The chapter of the Bankruptcy Code you are choosing to file under		scription of each, see <i>Notice Req</i> . Also, go to the top of page 1 and		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about he cashier's check, or me may pay with a credit  I need to pay the fee Individuals to Pay Yo  I request that my fee judge may, but is not the official poverty lin	ow you may pay. Typically, if you oney order. If your attorney is a card or check with a pre-print of in installments. If you choose our Filing Fee in Installments (Compared to, waive your fee, and that applies to your family sign, you must fill out the Application.	ou are paying the submitting your ed address. e this option, sign official Form 103 this option only and may do so onlize and you are used.	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for AA</i> ).  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	V No.  Yes. District  District  District	When When	MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No.  Yes. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to lin  Yes. Fill out //	d obtained an eviction judgment a ne 12. Initial Statement About an Eviction Ikruptcy petition.		et You (Form 101A) and file it with

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Starks Debtor 1 Decoty \_\_ Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Decoty
 Starks
 Case number (if known)

 First Name
 Middle Name
 Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Decoty		Starks	Case number	(if known)
First Name  Part 6: Answer These Que	Middle Name estions for Reporting	Last Name  Purposes		
16. What kind of debts do you have?	16a. Are your debts "incurred by ar No. Go to I Yes. Go to 16b. Are your debts money for a bu No. Go to I Yes. Go to	s primarily consume n individual primarily line 16b. line 17. s primarily business usiness or investment line 16c. line 17.	for a personal, family, or h  debts? <i>Business debts</i> a	re debts that you incurred to obtain of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing unexpenses are	g under Chapter 7. God der Chapter 7. Do you e paid that funds will be		pt property is excluded and administrative secured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999		1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	,000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 milli	n \$10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	000 000,	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 millio \$100,000,001-\$500 milli	n \$10,000,000,001-\$50 billion
Part 7: Sign Below				
For you	correct.  If I have chosen to fi of title 11, United St under Chapter 7.  If no attorney represout this document, I I request relief in accordance.	le under Chapter 7, I ates Code. I understa ents me and I did not have obtained and re cordance with the cha	am aware that I may proce and the relief available und pay or agree to pay some ead the notice required by apter of title 11, United St	ates Code, specified in this petition.
	connection with a baboth. 18 U.S.C. §§ 1	ankruptcy case can re 52, 1341, 1519, and	sult in fines up to \$250,0	aining money or property by fraud in 00, or imprisonment for up to 20 years, or
	/s/ Decoty Stark Signature of Debte			cure of Debtor 2
	Executed on _	2/14/2018 MM / DD / YYYY	5	uted on

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Debtor 1 Decoty		Starks	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	lules filed with the petition is incorrect.
attorney, you do not	•			•
need to file this page.	/s/ Alexander Prebe	•	Date	2/14/2018
	Signature of Attorney f			M / DD / YYYY
	,			
	Alexander Preber			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374979	Email address	apreber@semradlaw.com
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Decoty	Starks						
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
Case number (If known)	,		(State)					

П	Check if this is an
	amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Varia agasta
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
	\$6,960.00
1b. Copy line 62, Total personal property, from Schedule A/B	
1c. Copy line 63, Total of all property on Schedule A/B	\$6,960.00
rt 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	ф7.050.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$7,050.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	·
	\$18,536.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$25,586.00
Your total liabilities	\$25,586.00
	\$25,586.00
Your total liabilities  art 3: Summarize Your Income and Expenses  Schedule I: Your Income (Official Form 106I)	
Your total liabilities  art 3: Summarize Your Income and Expenses	\$25,586.00 \$2,458.43
Your total liabilities  art 3: Summarize Your Income and Expenses  . Schedule I: Your Income (Official Form 106I)	

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Deb	tor 1	Decoty		Starks	Case number (if known)			
Dort	4.	First Name  Answer Those Question	Middle Name	Last Name ve and Statistical Reco	orde			
Part	4:	Allswer These Questi	ons for Administrativ	ve and Statistical nect	orus			
6. <b>A</b>	re yo	ou filing for bankruptcy ur	nder Chapters 7, 11, or	13?				
	□ N	o. You have nothing to rep	ort on this part of the for	m. Check this box and subr	mit this form to the court with your other sche	dules.		
Ī.	_ <b>/</b> Ye	es.						
7 14		kind of dobt do you boye?						
7. W		kind of debt do you have?						
Ŀ					by an individual primarily for a personal, al purposes. 28 U.S.C. § 159.			
Г	<b>¬</b> γ	our debts are not primari	ly consumer debts. You	u have nothing to report on	this part of the form. Check this box and sub	mit		
	<b>—</b> th	is form to the court with yo	our other schedules.					
8. <b>i</b>	From	the Statement of Your C	urrent Monthly Income	e: Copy your total current mo	onthly income from Official	\$3,221.31		
		122A-1 Line 11; <b>OR</b> , Form				Ψ0,22.10.		
9.	Con	y the following special or	atagories of claims from	n Part 4 line 6 of Schodul	Io E/E:			
<i>3</i> .		Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:						
	Fror	m Part 4 on Schedule E/F	, copy the following:		Total claim			
	9a. I	Domestic support obligation	ns (Copy line 6a.)		\$0.00			
			, , ,	(0	\$0.00			
	96.	Taxes and certain other deb	ots you owe the governm	nent. (Copy line 6b.)	<u>* * * * * * * * * * * * * * * * * * * </u>			
	9c. (	Claims for death or persona	ıl injury while you were in	ntoxicated. (Copy line 6c.)	\$0.00			
	9d.	Student loans. (Copy line 6	f.)		\$9,407.00			
	9e. (	Obligations arising out of a	separation agreement or	divorce that you did not rep	port as \$0.00			
		rity claims. (Copy line 6g.)	,	, ,				
	9f. Г	Debts to pension or profit-s	haring plans, and other s	similar debts. (Copy line 6h.)	\$0.00			
	J L	ponoion oi pioni o						

\$9,407.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforr	nation to identify your c	ase:					
Debtor 1		Decoty			Starks			
Debtor 1		First Name	Middle N	lame	Last Name			
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	lame	Last Name			
United Sta	ites B	ankruptcy Court for the:	Northern	iaiiio	District of Illinois			
Case num		annupley Court for the	110111011		(State)			
(If known)								
Officia	l Fo	orm 106A/B						Check if this is an amended filing
Sched	lub	e A/B: Prope	rty					12/1
category v responsibl write your	vhere e for name	you think it fits best. E supplying correct infor e and case number (if k	Be as complete a mation. If more s nown). Answer e	nd a pace very	•	ried people sheet to th	e are filing together, both a is form. On the top of any a	are equally
				_	or Other Real Estate You O			
		or have any legal or eq So to Part 2	ıuitable interest i	in an	y residence, building, land, or	similar pro <sub>l</sub>	perty?	
ш	Yes.	Where is the property?						
1.1				Wh	at is the property? Check all the Single-family home	at apply.	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.1	Stree	t address, if available, or	other description	Η	Duplex or multi-unit building		Creditors Who Have Cla	nims Secured by Property.
				H	Condominium or cooperative		Current value of the	Current value of the
				Ħ	Manufactured or mobile home		entire property?	portion you own?
	Num	ber Street			Land		Barriella de la companya de la comp	· · · · · · · · · · · · · · · · · · ·
	Num	bei Gireet			Investment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code	H	Timeshare Other		the entireties, or a life	e estate), if known.
					o has an interest in the proper	ty? Check	Check if this is co	ommunity property
				one	e.     Debtor 1 only			
				Н	Debtor 2 only			
				H	Debtor 1 and Debtor 2 only			
				Н	At least one of the debtors and a	another		
				Ot	ner information you wish to add	d about this	s item, such as local	
				pro	perty identification number:			
If you	own	or have more than one, li	st nere:	Wh	at is the property? Check all that	et apply	Do not deduct secured	claims or exemptions. Put
1.2					Single-family home	ac apply:	the amount of any secu	red claims on Schedule D:
	Stree	t address, if available, or	other description		Duplex or multi-unit building			ims Secured by Property.
					Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile home			
	Num	ber Street			Land		Describe the nature of	f vour ownership
				H	Investment property Timeshare		interest (such as fee s	simple, tenancy by
	City	State	Zip Code	H	Other	_	the entireties, or a life	e estate), ii known.
				Wh	o has an interest in the proper	ty? Check	Check if this is co (see instructions)	ommunity property
					Debtor 1 only		ш	
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and a	another		
					ner information you wish to adoperty identification number:	d about this	s item, such as local	

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Debtor 1	Decoty First Name	Middle Name	Starks Last Name	Case numbe	r (if known)	
1.3	et address, if available, or otl		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nun City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
		] ] ] ]	Who has an interest in the propert Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar	nother	Check if this is co (see instructions)  such as local	mmunity property
	the dollar value of the pol ve attached for Part 1. Wr	tion you own for a		uding any entrie	s for pages	
	Describe Your Vehicle		in any vehicles, whether they are	registered or no	ot? Include any vehicles	
you own t	hat someone else drives. If y uns, trucks, tractors, sport ut	ou lease a vehicle, a	also report it on Schedule G: Executo			
3.1	Make Model: Year:	Toyota Camry 2009	Who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	131000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors at Check if this is community		Current value of the entire property? \$3600.00	Current value of the portion you own? \$3600.00
3.2	Make Model: Year:		who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors at Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	First Name	Middle Name	Last Name	Case number		
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
	Other information:		Debtor 2 only  Debtor 1 and Debtor 2 on	lv	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors	•		
			Check if this is commun instructions)	ity property (see		
3.4	Make		Who has an interest in the p	property? Check	Do not deduct secured	
	Model: Year:		one.		the amount of any secu Creditors Who Have Cla	
	Approximate mileage:		Debtor 1 only			,
			Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 on	•	——————	——————————————————————————————————————
			At least one of the debtors			
			Check if this is commun instructions)	ity property (see		
Exam		•	er recreational vehicles, other t, fishing vessels, snowmobiles, n	•		
Exam	nples: Boats, trailers, motors No	•		notorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exam	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, n  Who has an interest in the p	notorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exam	nples: Boats, trailers, motors No Yes Make Model:	•	t, fishing vessels, snowmobiles, n  Who has an interest in the p one.	notorcycle accessor	Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Proper
Exam	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, n  Who has an interest in the p one.  Debtor 1 only	notorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propen
Exam	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone.  Debtor 1 only Debtor 2 only	notorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Exam	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	property? Check by and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Proper Current value of the
4.1	nples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the p	property? Check by and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	red claims on Schedule ims Secured by Proper.  Current value of the portion you own?  claims or exemptions.
4.1	nples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is commun instructions) Who has an interest in the pone.	property? Check by and another ity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Property Current value of the portion you own?  claims or exemptions. I dred claims on Schedule
Exam	nples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is commun instructions)  Who has an interest in the pone. Debtor 1 only	property? Check by and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the secured the amount of any secu Creditors Who Have Clate Clate Control of the secured t	red claims on Schedulinims Secured by Proper  Current value of the portion you own?  claims or exemptions.  Irred claims on Schedulinims Secured by Proper
Exam	nples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only	property? Check and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the	claims on Scheduk vims Secured by Proper  Current value of the portion you own?  claims or exemptions. I red claims on Scheduk vims Secured by Proper  Current value of the
4.1	nples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:	•	who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check  and another  ity property (see  property? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the secured the amount of any secu Creditors Who Have Clate Clate Control of the secured t	red claims on Scheduk nims Secured by Propen Current value of the portion you own?  claims or exemptions. I
4.1	nples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only	property? Check  ly s and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the	claims on Schedule portion you own?  claims or exemptions. I ured claims on Schedule pims Secured by Propertion you of the portion you own?

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Starks Debtor 1 Decoty Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Household Goods \$2000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Mobile, Tv, Desktop, laptop \$450.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$700.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used jewelry \$200.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3350.00 for Part 3. Write that number here .....

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Debt	or 1 Decoty First Name	Middle Name	Starks Last Name	Case number (if known)	
Part 4			<u>Last manie</u>		
Doy	you own or have an	y legal or equitable interest	in any of the follow	ing?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
16. <b>(</b>	xamples: Money you ha		·	on hand when you file your petition	\$10.00
17.	Deposits of money Examples: Checking, sa	avings, or other financial accounts; stitutions. If you have multiple acc	certificates of deposit;	Cash:shares in credit unions, brokerage houses, stitution, list each.	<u> </u>
	No ✓ Yes		Institution name:		
		17.1. Checking account:	Meta Bank		\$0.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks investment accounts with brokers Institution or issuer name:	age firms, money marke	t accounts	
19.	an LLC, partnership, a		ted and unincorporate	d businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Deb.	tor 1 Decoty	Middle Nones	Starks	Case number (if known)	
	First Name	Middle Name	Last Name		
20.		orate bonds and other negotial include personal checks, cashiers			
		ents are those you cannot transfe			
	<b>✓</b> No				
	Yes. Give specific				
	information about them	Issuer name:			
					_
21.	Retirement or pension				-
		RA, ERISA, Keogh, 401(k), 403(b)	, thrift savings accoun	ts, or other pension or profit-sharing plans	
	✓ No  Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			<u>-</u>
		IRA:	-		-
		Retirement account:	-		_
		Keogh:			-
		_	-		
		Additional account:			_
		Additional account:			
22.	Security deposits and Your share of all unused	prepayments I deposits you have made so that	you may continue ser	vice or use from a company	
	Examples: Agreements v	with landlords, prepaid rent, public			
	companies, or others		Institution name:		
	✓ No  Yes		monation name.		
	163	Electric:	-		
		Gas:			_
		Heating oil:			
		Security deposit on rental unit:	-		_
		Prepaid rent:			_
		Telephone:			_
		Water:			_
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or f	or a number of years)	-
	✓ No				
	Yes	Issuer name and description:			
					_

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Debt	tor 1 Decoty	Starks Leat Name	Case number (if known)	
24.	First Name Interests in a	Middle Name Last Name an education IRA, in an account in a qualified ABLE program, or under a	a qualified state tuition program.	
		530(b)(1), 529A(b), and 529(b)(1).		
	✓ No  Yes	Institution name and description. Separately file the records of any interests.	11 U.S.C. § 521(c):	
25.		able or future interests in property (other than anything listed in line 1), for your benefit	, and rights or powers	
	✓ No  Yes. Desc	orihe		ı
	103. 2030	onbe		
26.		pyrights, trademarks, trade secrets, and other intellectual property ternet domain names, websites, proceeds from royalties and licensing agreements	onto	
	No No	entet dontain frames, websites, proceeds from royaldes and ilcensing agreeme	ents	
	Yes. Desc	cribe		
27.		unchises, and other general intangibles uilding permits, exclusive licenses, cooperative association holdings, liquor lice	nses, professional licenses	
	<b>✓</b> No			
	Yes. Desc	cribe		
	·			
Mor	ney or prope	rty owed to you?		Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or prope			portion you own?
	Tax refunds o	wed to you		portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds of  ✓ No  Yes. Give about	wed to you specific information ut them, including whether	Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give about	wed to you specific information	Federal: State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds of  No  Yes. Give about your and a	specific information ut them, including whether already filed the returns the tax years		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or  No Yes. Give about your and a	specific information ut them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give about your and a second s	specific information ut them, including whether already filed the returns the tax years  rt tt due or lump sum alimony, spousal support, child support, maintenance, div	State:  Local:  vorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give about your and a second s	specific information ut them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give about your and a second s	specific information ut them, including whether already filed the returns the tax years  rt tt due or lump sum alimony, spousal support, child support, maintenance, div	State:  Local:  vorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give about your and a second s	specific information ut them, including whether already filed the returns the tax years  rt tt due or lump sum alimony, spousal support, child support, maintenance, div	State:  Local:  vorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00
28.	Tax refunds or  ✓ No  Yes. Give about your and a second s	specific information ut them, including whether already filed the returns the tax years  rt tt due or lump sum alimony, spousal support, child support, maintenance, div	State: Local:  vorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt \$0.00 \$0.00 \$0.00
28.	Tax refunds or  ✓ No  Yes. Give: about you a and a  Family support Examples: Past ✓ No  Yes. Give:	specific information ut them, including whether already filed the returns the tax years  rt tt due or lump sum alimony, spousal support, child support, maintenance, div specific information	State: Local:  vorce settlement, property settlement  Alimony:  Maintenance: Support:  Divorce settlement:  Property settlement:	\$0.00 \$0.00
28.	Tax refunds or  ✓ No  Yes. Give: about you a and a  Family support Examples: Past ✓ No  Yes. Give:  Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years  rt tt due or lump sum alimony, spousal support, child support, maintenance, div specific information	State: Local:  vorce settlement, property settlement  Alimony:  Maintenance: Support:  Divorce settlement:  Property settlement:	\$0.00 \$0.00
28.	Tax refunds or  ✓ No  ── Yes. Give about you and	specific information at them, including whether already filed the returns the tax years  rt t due or lump sum alimony, spousal support, child support, maintenance, div specific information  ts someone owes you paid wages, disability insurance payments, disability benefits, sick pay, vacatio cial Security benefits; unpaid loans you made to someone else	State: Local:  vorce settlement, property settlement  Alimony:  Maintenance: Support:  Divorce settlement:  Property settlement:	\$0.00 \$0.00
28.	Tax refunds or  No Yes. Give: about you a and a  Family suppor Examples: Pass No Yes. Give:	specific information at them, including whether already filed the returns the tax years  rt t due or lump sum alimony, spousal support, child support, maintenance, div specific information  ts someone owes you paid wages, disability insurance payments, disability benefits, sick pay, vacatio cial Security benefits; unpaid loans you made to someone else	State: Local:  vorce settlement, property settlement  Alimony:  Maintenance: Support:  Divorce settlement:  Property settlement:	\$0.00 \$0.00

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Deb	tor 1 Decoty		Starks	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance per Examples: Health, disabilit		alth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insurar of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property If you are the beneficiary of property because someon  No Yes. Describe	of a living trust, expect	someone who has died proceeds from a life insurance policy	y, or are currently entitled to receive	
33.	Claims against third par		you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and un to set off claims  No Yes. Describe	nliquidated claims o	f every nature, including counterd	claims of the debtor and rights	
35.	Any financial assets you  No Yes. Describe	did not already list			
36.		-	m Part 4, including any entries fo		\$10.00
Part				nterest In. List any real estate in Par	t1.
37.	No. Go to Part 6.  Yes. Go to line 38.	legal or equitable in	terest in any business-related pro		Current value of the portion you own? On not deduct secured claims or exemptions
38.	Accounts receivable or  No Yes. Describe	commissions you all	eady earned		
39.	Office equipment, furnis Examples: Business-relate  No Yes. Describe		e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elec	tronic devices

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Deb	tor 1 Decoty	Starks	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equip	ment, supplies you use in business, and tools of your trade	•	
	<b>✓</b> No			
	Yes. Describe			
		<del>_</del>		
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
		<del></del>		
42.	Interests in partnerships o	r joint ventures		
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them			·
43.	Customer lists, mailing lists	, or other compilations		
	<b>√</b> No			
		le personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
			. ,	
	No			
	Yes. Describe			
١.,				
44.	Any business-related prop	erty you did not already list		
	<b>✓</b> No			
	Yes. Give specific			
	information			<del>_</del>
				<del>_</del>
45 A	dd the dollar value of all of	your entries from Part 5, including any entries for nages w	you have attached	
		your entries from Part 5, including any entries for pages y re		
<u> </u>				
Part	If you own or have an interest	<ul> <li>- and Commercial Fishing-Related Property You O est in farmland, list it in Part 1.</li> </ul>	wn or Have an Interest In.	
46.	Do you own or have any le	gal or equitable interest in any farm- or commercial fishin	ng-related property?	
	No. Go to Part 7.	-		Current value of the
				portion you own?
	Yes. Go to line 47.			Do not deduct secured claims or exemptions
47	Farm animals			or oxomptions
71.	Examples: Livestock, poultry	y, farm-raised fish		
	No No			
	Yes. Describe			
	Les. Describe			

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Deb		Starks	Case number (if known)	
		Last Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
49.	Farm and fishing equipment, implements, machinery, fixtur	es. and tools of trade		
	_	00, 0 100.0 0		
	No No Possible			
	Yes. Describe			
50.	Farm and fishing supplies, chemicals, and feed			
	<b>✓</b> No			
	Yes. Describe			
E 1	Any farm- and commercial fishing-related property you did	not already list		
31.		not already list		
	✓ No			
	Yes. Describe			
50 A	dd the dollar value of all of your entries from Part 6, includin	a any antrias for nage	a you have attached	
	art 6. Write that number here		•	
<b>&gt;</b>			L	
Part	7: Describe All Property You Own or Have an Interest	est in That You Did	Not List Above	
53.	Do you have other property of any kind you did not already	list?		
	Examples: Season tickets, country club membership			
	✓ No			
	Yes. Give specific information			
				·
	data dalla dalla da			_
54. A	dd the dollar value of all of your entries from Part 7. Write th	at number nere		
	_			
Part	8: List the Totals of Each Part of this Form			<del></del>
55	Part 1: Total real estate, line 2		•	
33.1	rait i. Total real estate, line 2			
56.	part 2 total vehicles, line 5	\$3600.00		
57 6	Part 3: Total personal and household items, line 15	\$3600.00	<del>_</del>	
		\$3350.00	<u> </u>	
58. <b>F</b>	Part 4: Total financial assets, line 36	\$10.00	<u>_</u>	
59.	Part 5: Total business-related property, line 45			
60.	Part 6: Total farm- and fishing-related property, line 52		_	
			_	
	Part 7: Total other property not listed, line 54			
62.	Total personal property. Add lines 56 through 61	\$6960.00		+ \$6960.00
			Copy personal property total ▶	
				\$6960.00
63. <b>T</b>	otal of all property on Schedule A/B. Add line 55 + line 62			

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Fill in this info	rmation to identify your ca	se:		
Debtor 1	Decoty		Starks	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
Inited States	Bankruptcy Court for the:	Northern	District of Illinois	
	Barnaptoy Court for the.	- Tronging	(State)	
Case number (If known)	-			
)fficial	Form 106C			Check if this is a amended filing
Jiliciai	FOIIII 100C			anondod ming
Schedul	le C: The Prope	erty You Claim	as Exempt	04/1
tate a spec	ific dollar amount as e	ixembi. Antemativety, y	ou may ciaim the fuil fair market vait	
ne amount ax-exempt nder a law our exempt 1: Ider 1. Which se	of any applicable staturetirement funds—mathat limits the exemption would be limited to the property You et of exemptions are you are claiming state and fed are claiming federal exemptions.	atory limit. Some exemy be unlimited in dollar ion to a particular dollar to the applicable statute.  Claim as Exempt  Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(b)	amount. However, if you claim an exar amount and the value of the proper ory amount.  Even if your spouse is filing with you. Inptions. 11 U.S.C. § 522(b)(3)	s, rights to receive certain benefits, and comption of 100% of fair market value
ne amount ax-exempt nder a law our exempt.  Part 1: Ider  1. Which se You You 2. For any part of the series of the	of any applicable staturetirement funds—mathat limits the exemptition would be limited to ntify the Property You are claiming state and fee are claiming federal exemproperty you list on School scription of the property as chedule A/B that lists this	atory limit. Some exemy be unlimited in dollar ion to a particular dollar to the applicable statute.  Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(bulle A/B that you claim as and Current value of	ptions—such as those for health aids amount. However, if you claim an exar amount and the value of the proper ory amount.  even if your spouse is filing with you.  nptions. 11 U.S.C. § 522(b)(3)  )(2)  exempt, fill in the information below.  Amount of the exemption you claim  Check only one box for each exemption.	, rights to receive certain benefits, and
ne amount ax-exempt nder a law our exempt lder.  Part 1: Ider.  Which services You.  You.  Brief des line on Sproperty.  Brief description	of any applicable staturetirement funds—mathat limits the exemptition would be limited to ntify the Property You are claiming state and feet are claiming federal exemproperty you list on Scheooscription of the property aschedule A/B that lists this on:	story limit. Some exemy be unlimited in dollar ion to a particular dollar to the applicable statute.  Claim as Exempt  Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(bulle A/B that you claim as the portion you own	ptions—such as those for health aids amount. However, if you claim an exar amount and the value of the proper ory amount.  even if your spouse is filing with you.  nptions. 11 U.S.C. § 522(b)(3)  )(2)  exempt, fill in the information below.  Amount of the exemption you claim  Check only one box for each exemption.	s, rights to receive certain benefits, and semption of 100% of fair market value rty is determined to exceed that amount amount specific laws that allow exemption    Table   Table
ne amount ax-exempt nder a law our exempt nder nder nder nder nder nder nder nder	of any applicable staturetirement funds—mathat limits the exemptition would be limited to ntify the Property You are claiming state and fedure claiming federal exemptoperty you list on Schedule A/B that lists this one control of the property are claiming federal exemptoperty you list on Schedule A/B that lists this control of the property are claiming federal exemptoperty you list on Schedule A/B that lists this control of the property are contro	story limit. Some exemy be unlimited in dollar ion to a particular dollar to the applicable statute.  Claim as Exempt  Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(b)  dule A/B that you claim as the portion you own  Copy the value from Schedule A/B  \$3,600.00	ptions—such as those for health aids amount. However, if you claim an exar amount and the value of the proper paramount.  Even if your spouse is filing with you. Inptions. 11 U.S.C. § 522(b)(3)  (2)  exempt, fill in the information below.  Amount of the exemption you claim  Check only one box for each exemption.  100% of fair market value, up to an applicable statutory limit	s, rights to receive certain benefits, and semption of 100% of fair market value rty is determined to exceed that amount Specific laws that allow exemption    Table   Table
ne amount ax-exempt nder a law our exempt nder a law our exempt 1. Ide 1. Which se	of any applicable staturetirement funds—mathat limits the exemptition would be limited to ntify the Property You are claiming state and fedure claiming federal exemptoperty you list on Schedule A/B that lists this one control of the property are claiming federal exemptoperty you list on Schedule A/B that lists this control of the property are claiming federal exemptoperty you list on Schedule A/B that lists this control of the property are contro	story limit. Some exemy be unlimited in dollar ion to a particular dollar to the applicable statute.  Claim as Exempt  Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(b)  Solute A/B that you claim as the portion you own  Copy the value from Schedule A/B	ptions—such as those for health aids amount. However, if you claim an exer amount and the value of the property amount.  Even if your spouse is filing with you. Inptions. 11 U.S.C. § 522(b)(3)  (2)  exempt, fill in the information below.  Amount of the exemption you claim  Check only one box for each exemption.  100% of fair market value, up to an	Specific laws that allow exemption  735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)

☐ No Yes

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Decoty Starks Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$2,000.00 description: **✓** \$2,000.00 **Used Household Goods** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$0.00 description: **✓** \$0 Checking account, Meta 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$450.00 description: **✓** \$450.00 Used Mobile, Tv, 100% of fair market value, up to any Desktop, laptop applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$200.00 description:  $\overline{}$ \$200.00 Used jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief description: \$10.00 **✓** \$10.00 Cash in hand

100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

16

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		Do	cument 1 age 22 of	10		
Fill in this info	rmation to identify your cas	se:				
Debtor 1	Decoty		Starks			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:		District of Illinois			
Case number			(State)			
Official	Form 106D			_		Check if this is an amended filing
Schedu	ule D: Credito	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more space is	-		e are filing together, both are equ nber the entries, and attach it to t	• •		
	creditors have claims se	ecured by your proper	hv?			
-			vith your other schedules. You hav	e nothing else to repo	ort on this form.	
	Fill in all of the information		,			
		. 20.011.				
	All Secured Claims					
	secured claims. If a credite elv for each claim. If more th		ured claim, list the creditor ticular claim, list the other creditors	Column A  Amount of claim	Column B Value of	Column C Unsecured
	•	· ·	order according to the creditor's	Do not deduct the	collateral	portion
name.				value of collateral.	that supports this claim	If any
	S FINANCIAL LLC	Describe the property	that secures the claim:	\$7,050.00	\$3,600.00	\$3,450.00
Creditor'	s Name JOHN CARPENTER FWY	2009 Toyota Camry				
Numl			, the claim is: Check all that apply.			
		Contingent				
IRVING		Unliquidated				
City Who ov	State ZIP Code wes the debt? Check one.	Disputed				
	btor 1 only	Nature of lien. Check a	all that apply.			
Del	btor 2 only	An agreement you car loan)	made (such as mortgage or secured			
Del	btor 1 and Debtor 2 only		as tax lien, mechanic's lien)			
	least one of the debtors	Judgment lien from	,			
☐ Ch	eck if this claim relates a community debt	Other (including a ri				
	ebt was <u>6/2016</u>	Last 4 digits of accou	nt number1001			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$7,050.00

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Fill i	n this inforr	nation to identify your c	ase:					
Deb	tor 1	Decoty First Name	Middle Name	Starks Last Name				
Deb	tor 2	Thot Hamo	Wild all Trains	Last Harro				
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case (If knd	e number			. ,				
<u> </u>		orm 106E/F				Che	eck if this is ar	n amended filing
Sc	hedu	le E/F: Cre	ditors Who	<b>Have Uns</b>	ecured Claims			12/15
other Form clain the e know	r party to a n 106A/B) a ns that are entries in th vn).	any executory contracts and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	s or unexpired leases that cutory Contracts and Une reditors Who Hold Claims	t could result in a cla expired Leases (Offic s Secured by Propert	aims and Part 2 for creditors wi im. Also list executory contract al Form 106G). Do not include a If more space is needed, copy he top of any additional pages, v	s on <i>Sched</i> iny creditor the Part y	<i>ule A/B: Prop</i> rs with partia ou need, fill i	perty (Official ally secured it out, number
1.	-	editors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	ty and nonpriority amo ding to the creditor's n particular claim, list the		both priority	y and nonprio	rity amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Debtor 1 Decoty Starks Case number (if known) Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 City of Chicago - Dep't of Revenue \$7,231.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 88292 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60608 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Unpaid Tickets Is the claim subject to offset? Yes **CREDITORS DISCOUNT & A** 4.2 \$204.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9/2013 415 E MAIN ST Number As of the date you file, the claim is: Check all that apply. Contingent STREATOR Illinois 61364 Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA HARRIS & HARRIS LTD \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 111 W Jackson Blvd Ste 600 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60604 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Notice only Is the claim subject to offset? **✓** No Yes

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Starks Debtor 1 Decoty Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 IL Tollway \$850.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60515 Downers Grove Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Unpaid Tolls Is the claim subject to offset? **✓** No Yes The City of DuPage County \$0.00 Last 4 digits of account number \_ Nonpriority Creditor's Name When was the debt incurred? 505 N. County Farm Road n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Wheaton Illinois 60187 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt notice only **V** Other. Specify \_ Is the claim subject to offset? **✓** No Yes TRUST REC SV 4.6 \$844.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2013 **541 OTIS BOWEN DRIVE** Number Street As of the date you file, the claim is: Check all that apply. Contingent **MUNSTER** 46321 Indiana Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only  $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

✓ No Yes

Is the claim subject to offset?

Collection; Collecting for

Other. Specify ORIGINAL CREDITOR: MEDICAL

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Starks Debtor 1 Decoty Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 U S DEPT OF ED/GSL/ATL \$6,277.00 2338 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/2013 PO BOX 2287 Street Number As of the date you file, the claim is: Check all that apply. Contingent 30301 **ATLANTA** Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL \$3,130.00 Last 4 digits of account number 6505 Nonpriority Creditor's Name When was the debt incurred? 5/2013 PO BOX 2287 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.9 Village of Wheaton \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 303 W Wesley St When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Wheaton Illinois 60187 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only

**✓** No Yes

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

debts

Other. Specify \_

Obligations arising out of a separation agreement or

Debts to pension or profit-sharing plans, and other similar

Notice only

divorce that you did not report as priority claims

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otor 1	Decoty			Starks	Case	number (if known)
	First Name		Middle Name	Last Name		
t 3:	List Others t	to Be Notified A	About a Debt Tha	at You Already List	ted	
colle	ection agency ection agency	is trying to colle here. Similarly, i	ct from you for a d f you have more th	ebt you owe to some an one creditor for a	one else, list the enny of the debts th	ou already listed in Parts 1 or 2. For example, if a original creditor in Parts 1 or 2, then list the at you listed in Parts 1 or 2, list the additional or 2, do not fill out or submit this page.
Seci	retary of State			On which en	trv in Part 1 or Pa	rt 2 did you list the original creditor?
		Parkway		Line 4.1	of (Check	Part 1: Creditors with Priority Unsecured Claims
_	'01 South Dirken Parkway umber Street		one):	Part 2: Creditors with Nonpriority Unsecured Claims		
Spri City	ngfield	Illinois State	62723 Zip Code	Last 4 digits	of account numbe	er
HAF	RRIS & HARRIS	LTD				
Nam	е			On which en	try in Part 1 or Pa	rt 2 did you list the original creditor?
	W JACKSON E	BLVD S-400		Line 4.1	of (Check	Part 1: Creditors with Priority Unsecured Claims
Nun	nber Street				one):	Part 2: Creditors with Nonpriority Unsecured Claims
CHI	CAGO	Illinois	60604	Last 4 digits	of account numbe	er .
City		State	Zip Code		o. account number	···

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 Debtor 1 First Name
 Decoty Starks
 Case number (if known)

 Last Name
 Last Name

#### Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$9,407.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$9,129.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$18,536.00 6j. Total. Add lines 6f through 6i.

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Decoty		Starks
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Zorite, Salvatore Name			Residential Lease, Debtor is Lessee, Month to Month
	Unknown Number	Street	,	
	Riverdale City	Illinois State	60827 Zip Code	

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		Du	cument Page .	50 01 70
Fill in this inf	formation to identify your	case:		
Debtor 1	Decoty	MILE N	Starks	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing	First Name	Middle Name	Last Name	
United States	s Bankruptcy Court for the	: Northern	District of Illinois	
Case numbe	er		(State)	
(If known)				
				Check if this is an amended filing
Officia	l Form 106H			amended ming
Officia	I FOIIII 100H			
Schedu	ıle H: Your Co	debtors		12/15
1. Do you  V Ye	wer every question. have any codebtors? (If 0	you are filing a joint case, do	not list either spouse as a c	
Idaho, L	ouisiana, Nevada, New M	exico, Puerto Rico, Texas, W		Community property states and territories include Arizona, California,
	o. Go to line 3.	an an auga ar la gal a guire		-0
	es. Dia your spouse, iorn   No	ner spouse, or legal equiva	ent live with you at the tim	e?
		nity state or territory did you	live?	_ Fill in the name and current address of that person.
	Name of your spouse	former spouse, or legal equi	valent	<del>_</del>
	Number Street			<u> </u>
				<u></u>
	City	State	Zip Code	
3. In Colu	mn 1. list all of your code	ebtors. Do not include vous	spouse as a codebtor if v	our spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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				9			
Fill in this in	formation to identify	your case:					
Debtor 1	Decoty		Starks				
	First Name	Middle Name	Last N	ame	Che	eck if this is:	
Debtor 2 (Spouse, if filing	Tiret Neme	Middle Noves	Loot N		_	An amended filing	
(Opouse, ii iiiiiig	First Name	Middle Name	Last N			A supplement showing p	oct-potition chapter 19
	Bankruptcy Court for	Northern	_ District of Illi			expenses as of the follow	
the: Case number	-		(5	tate)		·	
(If known)						MM / DD / YYYY	
Official	Form 106I						
Schedu	le I: Your In	come					12/15
information spouse. If monumber (if k	about your spouse. I		d your spous	se is not filir	g with you, do	not include information	on about your
	ur employment		Debtor 1			Debtor 2	
informati	on.	Employment status	<b>✓</b> Employed		Employed		
	ve more than one job, eparate page with	, .,		nployed		Employed  Not Employed	
	on about additional		L NOT LI	прюува		Not Employed	
employers	S.	Occupation	ER Tech			_	
	art time, seasonal, or oyed work.	Employer's name	Edd - Metro South Medical Center  12935 S. Gregory Street  Number Street				
		Employer's address					
	on may include student naker, if it applies.				Number Street		
						_	
			Blue Island	d Illinois	60406		
			City	State	Zip Code	City	State Zip Code
		How long employed	1 year 7 m	onths			
		there?					
Part 2: Gi	ve Details About N	Monthly Income					
spouse unle	ss you are separated.	the date you file this form	•		•	•	
	ir non-filing spouse have , attach a separate she	e more than one employer, et to this form.	combine the			For Debtor 2 or	below. It you need
				Fo	r Debtor 1	non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2.	\$3,192.32		
3. Estima	te and list monthly ove	rtime pay.		3	+ \$0.00		-
4. Calcula	ate gross income. Add l	ine 2 + line 3.		4.	\$3,192.32		

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Debto	·	tarks	Case numbe	r <i>(if</i>	
	First Name Middle Name L	ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Сор	y line 4 here	<b>→</b> 4.	\$3,192.32		
_	all payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$636.13		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c.	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e.	Insurance	5e.	\$224.88		
5f.	Domestic support obligations	5f.	\$0.00		
5g.	Union dues	5g.	\$47.88		
5h.	Other deductions. Specify:	5h. +	\$0.00 +	·	
6. <b>Add</b> +5h.	the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f$	+ 5g 6.	\$908.90		
7. <b>Cal</b> d	culate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$2,283.43		
8. List	all other income regularly received:				
	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00		
	Interest and dividends	8b.	\$0.00		
	Family support payments that you, a non-filing spouse, or a dependent regularly receive	1			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
8d.	Unemployment compensation	8d.	\$0.00		
8e.	Social Security	8e.	\$0.00		
	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	8f.	\$0.00		
8g.	Pension or retirement income	8g.	\$0.00		
8h.	Other monthly income. Specify: 2016 Pro-Rated taxes	8h. +	\$175.00 +	· <u> </u>	
	all other income Add lines $8a + 8b + 8c + 8d + 8e + 8f + 8g + 8d + 8d + 8d + 8d + 8d + 8d + 8d$	8h. 9.	\$175.00		
	culate monthly income. Add line 7 + line 9. If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10. ouse	\$2,458.43	=	\$2,458.43
Incl frier	ate all other regular contributions to the expenses that you ude contributions from an unmarried partner, members of your lads or relatives.  not include any amounts already included in lines 2-10 or amou	household, your d	ependents, your roomr		
Spe	ecify:			11	+ \$0.00
	d the amount in the last column of line 10 to the amount in the that amount on the Summary of Schedules and Statistical Sum				\$2,458.43
13. <b>Do</b>	you expect an increase or decrease within the year after y	ou file this form?			Combined monthly income
	Yes. Explain:				

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		Docu	iment Page 33 of 70	)	
Fill in this infor	mation to identify you	r case:			
Debtor 1	Decoty First Name	Middle Name	Starks Last Name		
Debtor 2	i ii st i vaine	Wilddle Name	Last Namo	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	
	Bankruptcy Court for th	e: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)	-		_	MM / DD / YYYY	<del></del>
Official	Form 106J				
Schedul	e J: Your Ex	penses			12/15
information. If (if known). Ans  Part 1: Des  1. Is this a joi  No. Go  Yes. D	more space is neede wer every question.  cribe Your Housel nt case?  to to line 2  oes Debtor 2 live in a line 2  Yes. Debtor 2 mustice dependents?	d, attach another sheet to this nold separate household? tille Official Forms 106J-2, Exper	re filing together, both are equal form. On the top of any addition asses for Separate Household of Deb  Dependent's relationship to Debtor 1 or Debtor 2	al pages, write your n	
3. Do your exp		No Yes	Desico 1 of Desico 2	aye	will you:
Part 2: Esti	mate Your Ongoin	g Monthly Expenses			
Estimate your	r expenses as of your of a date after the ba	bankruptcy filing date unless y	ou are using this form as a supplemental Schedule J, check the	•	-
		n-cash government assistance d it on Schedule I: Your Income			Your expenses
	or the ground or lot. 4.		nclude first mortgage payments and		<b>\$950.00</b>
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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First Name	Middle Name Last Name			
				Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loa	ns	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural ga	as .		6a.	\$280.00
6b. Water, sewer, garbage co	llection		6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services		6c.	\$275.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping sup	plies		7.	\$150.00
8. Childcare and children's ed	ucation costs		8.	\$0.00
9. Clothing, laundry, and dry c	leaning		9.	\$20.00
10. Personal care products an	d services		10.	\$13.00
11. Medical and dental expens	ses		11.	\$10.00
12. <b>Transportation.</b> Include gas Do not include car payments			12.	\$200.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books		13.	\$0.00
14. Charitable contributions a	nd religious donations		14.	\$0.00
15. <b>Insurance.</b> Do not include insurance dec	ucted from your pay or included in lines 4 or 20.			
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$175.00
15d. Other insurance. Specify	<u>:</u>		15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or	20.		
Specify:			16	\$0.00
17. Installment or lease payme	ents:		10	
17a. Car payments for Vehicle			17a	\$0.00
17b. Car payments for Vehicl	e 2		17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
	maintenance, and support that you did not re	eport as deducted from		\$0.00
	lle I, Your Income (Official Form 106I).		18.	
	to support others who do not live with you.			
Specify:	an antimatural in times 4 and of this forms on a	on Cahadula I. Varu Inaama	19.	\$0.00
20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or operty	m schedule I: Tour Income.	20a	\$0.00
20b. Real estate taxes.			20a 20b	\$0.00
20c. Property, homeowner's,	or renter's insurance			
20d. Maintenance, repair, and			20c	\$0.00
20e. Homeowner's association			20d	\$0.00
206. Homeowner 5 association	an or condominatin dues		20e	\$0.00

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Debtor 1	Decoty	,		Starks	Case number (if known)		
	First Na	ame	Middle Name	Last Name			
21.Other	. Speci	ify:				21	\$0.00
		our monthly exper	ises.				\$2,073.00
22a. Add lines 4 through 21.							\$0.00
	. ,	` , ,	,, ,,	from Official Form 106J-2			\$2,073.00
22c. A	Add line	22a and 22b. The	result is your monthly exp	enses.		22.	
23.Calcu	late y	our monthly net in	come.				
23a. C	Copy lir	ne 12 (your combine	ed monthly income) from	Schedule I.		23a	\$2,458.43
23b. 0	Сору у	our monthly expens	ses from line 22 above.		:	23b	\$2,073.00
			enses from your monthly in	ncome.			\$385.43
7	The res	sult is your monthly	net income.			23c	
24 Do vo	ou exp	ect an increase or	decrease in your expen	ses within the year after y	ou file this form?		
-	•		-	-			
				oan within the year or do yo nodification to the terms of y			
		-,			,		
	lo						
ΠY	'es						
_		Explain here:					
		Explain field.					
	L						

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Fill in this information to identify your case:							
Debtor 1	Decoty		Starks				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)			(State)				

### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below					
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
	<b>✓</b> No					
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and				
×	/s/ Decoty Starks	×				
	Signature of Debtor 1	Signature of Debtor 2				
	Date 2/14/2018	Date				
	MM/DD/YYYY	MM/DD/YYYY				

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Fill in this info	rmation to identify your o	case:		-			
Debtor 1	Decoty		Starks				
Debtor 1	First Name	Middle Na		e			
Debtor 2 (Spouse, if filing)	First Name	Middle Na	me Last Nam	<u> </u>			
United States	Bankruptcy Court for the:		District of Illino				
Case number	. ,		(State	e)			
(If known)							<u></u>
Official	Form 107						Check if this is a amended filing
Stateme	ent of Financia	al Affairs fo	r Individuals	Filing for	Bankru	ptcy	04/1
information. number (if kr	ete and accurate as po If more space is neede nown). Answer every q	ed, attach a separ uestion.	ate sheet to this form	. On the top of a			
Part 1: Giv	e Details About Your	Marital Status a	nd Where You Lived	Before			
1. What is	your current marital st	atus?					
☐ Ma	arried						
<b>✓</b> No	t married						
2. During	the last 3 years, have yo	ou lived anywhere o	other than where you liv	ve now?			
✓ No	s. List all of the places yo	ou lived in the last 3	s years. Do not include v	vhere you live no	w.		
De	btor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as D	ebtor 1		Same as Debtor 1
N	mala au Otua at		From	Nivers by an Other at			From
Nu	mber Street		То	Number Street			To
			<del></del>				
Cit	y State	Zip Code		City	State	Zip Code	
				Same as D	ebtor 1		Same as Debtor 1
Nu	mber Street		From	Number Street			From
			То				To
Cit	y State	Zip Code		City	State	Zip Code	
				-			
	n <b>e last 8 years, did you e</b> O <i>ries</i> include Arizona, Califo						ommunity property states )
<b>✓</b> No							
	Make sure you fill out S	chedule H: Your Co	odebtors (Official Form	106H).			

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Starks

Debto	1 Decoty	Starks		number (if known)	
	First Name Middle	e Name Last Nan	ne		
Part 2	Explain the Sources of Your Inc	come			
Fi	id you have any income from employm Il in the total amount of income you recei ctivities. If you are filing a joint case and yo No Yes. Fill in the details.	ved from all jobs and all busin	nesses, including part-time		ars?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$2910.00	Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: (January 1 to December 31, 2017 ) YYYY	Wages, commissions, bonuses, tips Operating a business	\$30451.00	Wages, commissions, bonuses, tips Operating a business	
	For the calendar year before that: (January 1 to December 31, 2016 ) YYYY	Wages, commissions, bonuses, tips Operating a business	\$30000.00	Wages, commissions, bonuses, tips Operating a business	
Ind pu filii	d you receive any other income during clude income regardless of whether that in blic benefit payments; pensions; rental in ing a joint case and you have income that st each source and the gross income from No  Yes. Fill in the details.	ncome is taxable. Examples of come; interest; dividends; mo you received together, list it of	of other income are alimony; oney collected from lawsuits only once under Debtor 1.	; royalties; and gambling and lo	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:				
-	For last calendar year: (January 1 to December 31, 2017 )  YYYY				
	For the calendar year before that: (January 1 to December 31, 2016 )  YYYYY				

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Starks Debtor 1 Decoty \_ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

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or 1	Decoty			St	arks	Case number	(if known)
	First Name		Middle Name	La:	st Name		
nsi corp age	ders include you porations of whic	r relatives; a th you are a for a busir	any general partners an officer, director, ness you operate as	s; relatives of any person in control	general partners; part , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
	Yes. List all pa	yments to	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name			-	<u> </u>		
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne at benefited an ins	·	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				

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Starks Debtor 1 Decoty Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Paycheck Garnishment 02/2018 \$0 HARRIS & HARRIS LTD Creditor's Name Explain what happened 111 W JACKSON BLVD S-400 Number Street Property was repossessed. Property was foreclosed. **CHICAGO** Illinois 60604 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1	Decoty		Starks	Case number (if known)		
		First Name	Middle Name	Last Name			
11.		thin 90 days before you file counts or refuse to make a			ank or financial institution,	set off any amou	nts from your
	<b>✓</b>	No Yes. Fill in the details.					
		•		Describe the action the	creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account n	number: XXXX-		
10	\A/:+	City State	Zip Code			w the homefit of a	anditana a accurt
12.		oointed receiver, a custodia		y of your property in the p	oossession of an assignee fo	r the benefit of C	creditors, a court-
		No Yes					
Part	5:	List Certain Gifts and C	Contributions				
13.	Wi	ithin 2 years before you file	d for bankruptcy, did yo	ou give any gifts with a to	otal value of more than \$600	per person?	
	<b>∠</b>	No Yes. Fill in the details for 6	each gift.				
		Gifts with a total value of per person	more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave	the Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you	I				
		Person to Whom You Gave	the Gift				
		Number Street					
		City State  Person's relationship to you	Zip Code				

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	Decoty	Starks	Case number (if know	n)	
	First Name Middle Name	e Last Name		·	
. Wit	hin 2 years before you filed for bankrupto	cy, did you give any gifts or contribu	tions with a total value o	of more than \$600	to any charity?
	No				
<b>✓</b>	No				
П	Yes. Fill in the details for each gift or cor	ntribution.			
	Gifts or contributions to charities	Describe what you contri	nutad	Date you	Value
	that total more than \$600	Describe what you contri	Juleu	contributed	value
	that total more than \$000			Contributed	
	Charity's Name				
	-				
	Niversham Object				
	Number Street				
	0::	<u> </u>			
	City State Zip Cod	de			
t 6:	List Certain Losses				
gan	nbling? No Yes. Fill in the details.				
	Describe the property you lost and how the loss occurred	Describe any insurance of Include the amount that ins	urance has paid. List	Date of your loss	Value of property lost
		pending insurance claims of	n line 33 of <i>Schedule</i>		
		A/B: Property.			
+ 7.	<b>List Certain Payments or Transfers</b>	<b>.</b>			
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba	y, did you or anyone else acting on y inkruptcy petition?			anyone you consulte
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba ude any attorneys, bankruptcy petition prepa	y, did you or anyone else acting on y inkruptcy petition?			anyone you consulte
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba ude any attomeys, bankruptcy petition prepa	y, did you or anyone else acting on y inkruptcy petition?			anyone you consulte
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba ude any attorneys, bankruptcy petition prepa	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for some of a present the counseling agencies for a prese	services required in your ba		anyone you consulte
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba ude any attorneys, bankruptcy petition prepa	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for s	services required in your ba	ankruptcy.	
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba ude any attorneys, bankruptcy petition prepa	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for some of a present the counseling agencies for a prese	services required in your ba	ankruptcy.  Date payment	Amount of
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba ude any attorneys, bankruptcy petition prepa No Yes. Fill in the details.	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for some of the counseling agencies for some of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba ude any attorneys, bankruptcy petition prepa No Yes. Fill in the details.	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for some of a present the counseling agencies for a prese	services required in your ba	Date payment or transfer	Amount of
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba ude any attorneys, bankruptcy petition prepa No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for some of the counseling agencies for some of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition preparation of the control of the	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for some of the counseling agencies for some of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba ude any attorneys, bankruptcy petition prepa No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for some of the counseling agencies for some of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition preparation of the control of the	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for some of the counseling agencies for some of transferred	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition preparation of the property of the p	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for some control of transferred  Attorney's Fee - 100.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition preparation of the properties.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for some control of the counseling agencies for some counseling ag	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition preparation of the property of the p	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for some control of the counseling agencies for some counseling ag	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition preparation of the properties of t	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for some control of the counseling agencies for some counseling ag	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition preparation of the properties.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for some control of the counseling agencies for some counseling ag	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Cod	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for secretary and value of a transferred  Attorney's Fee - 100.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition preparation of the properties of t	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for secretary and value of a transferred  Attorney's Fee - 100.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition preparation of the prepa	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for secretary and value of a transferred  Attorney's Fee - 100.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Cod	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for secretary and value of a transferred  Attorney's Fee - 100.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Cod Email or website address  Person Who Made the Payment, if Not You Person Who Was Paid	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for secretary and value of a transferred  Attorney's Fee - 100.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition preparation of the prepa	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for secretary and value of a transferred  Attorney's Fee - 100.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Cod Email or website address  Person Who Made the Payment, if Not You Person Who Was Paid	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for secretary and value of a transferred  Attorney's Fee - 100.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Cod Email or website address  Person Who Made the Payment, if Not You Person Who Was Paid	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for secretary and value of a transferred  Attorney's Fee - 100.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Cod Email or website address  Person Who Made the Payment, if Not You Person Who Was Paid  Number Street	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for search are a transferred  Attorney's Fee - 100.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Cod Email or website address  Person Who Made the Payment, if Not You Person Who Was Paid	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for search are a transferred  Attorney's Fee - 100.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition prepared No  No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Cod  Email or website address  Person Who Made the Payment, if Not You Person Who Was Paid  Number Street  City State Zip Cod	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for search are a transferred  Attorney's Fee - 100.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Cod Email or website address  Person Who Made the Payment, if Not You Person Who Was Paid  Number Street	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for search are a transferred  Attorney's Fee - 100.00	services required in your ba	Date payment or transfer was made	Amount of payment
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition prepared No  No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Cod  Email or website address  Person Who Made the Payment, if Not You Person Who Was Paid  Number Street  City State Zip Cod	y, did you or anyone else acting on y inkruptcy petition? arers, or credit counseling agencies for stransferred  Description and value of a transferred  Attorney's Fee - 100.00	services required in your ba	Date payment or transfer was made	Amount of payment

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Debt		Decoty		Starks	Case number (if known	7)	
		First Name	Middle Name	Last Name			
	help	nin 1 year before you filed by you deal with your credit not include any payment or t	ors or to make paym		r behalf pay or transfe	r any property to an	yone who promised to
	<b>✓</b>	No No					
	Ш	Yes. Fill in the details.					
				Description and value of any transferred	property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	Inclu and	ordinary course of your bude both outright transfers a transfers that you have alreated.  No  Yes. Fill in the details.	ınd transfers made as s	ecurity (such as the granting of a s	ecurity interest or mortg	age on your property	). Do not include gifts
				Description and value of pro transferred		ny property or eceived or debts pa e	Date id transfer was made
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
19.	ben	nin 10 years before you file eficiary? ese are often called asset-pro		l you transfer any property to a s	self-settled trust or sin	nilar device of whic	h you are a
	_	No	,				
		Yes. Fill in the details.					
	_			Description and value of th	e property transferred		Date transfer was made
		Name of trust					

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Starks Debtor 1 Decoty Case number (if known) Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Starks Debtor 1 Decoty Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debto		Decoty			Sta	arks	Cas	e number <i>(ii</i>	f known)		
		First Name		Middle Name	Las	st Name					
26. H	Hav	e you been a part	y in any judio	cial or administr	ative proce	eding under	any environmen	tal law? In	ıclude settleı	ments and ord	lers.
<u>[</u> [	<b>4</b>	No Yes. Fill in the de	tails.								
					Court or ag	ency		Nature (	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStree	et					Concluded
		la:			City	State	Zip Code				
Part 1		Give Details Al				-					
27. V	With	nin 4 years before					-	_		to any busines	ss?
				employed in a tra bility company (L	-		<sup>·</sup> activity, either fo ortnership (LLP)	ull-time or p	oart-time		
		A partner in			,						
		_		anaging executiv	-		oration				
		_		of the voting or e		ues or a corp	Joranori				
<u>[</u> [	<b>≤</b>	No. None of the a Yes. Check all the				w for each b	ousiness.				
					Descr	ibe the natu	ire of the busine	ss			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	iness existed	
		City	State	Zip Code	Name —	of account	ant or bookkeep	er	Eve we	т-	
		Oity	Otate	Zip Oode					From	10	
					Descr	ibe the natu	ire of the busine	ss			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	iness existed	
		City	State	Zip Code	Name —	of account	ant or bookkeep	er	From	To	
		,		p					110111	10	
					Descr	ibe the natu	ire of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	iness existed	
		City	State	Zip Code	Name	of account	ant or bookkeep	er	From	To	
		-		·							

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Debt	tor 1 Decoty			Starks	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or o		for bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No  Yes. Fill in	the details below	I.		
				Date issued	
	Name			MM/DD/YYYY	
	INAIIIE			, 55,	
	Number	Street		<del>-</del>	
				_	
	City	State	Zip Code		
Part	12: Sign Be	low			
t	rue and correc	t. I understand th	at making a false sta	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	/s/ Decoty Sta	arks		×
		Signature of Deb			Signature of Debtor 2
		Date 2/14/2018			Date
	Did you attach	additional pages	to Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
[	✓ No Yes				
	Did you pay or a	igree to pay som	eone who is not an at	torney to help you fill out b	ankruptcy forms?
[	<b>√</b> No				
	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

		Northern Distr	ict of Illinois	
n re	Decoty Starks		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY	FOR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within or rendered or to be rendered on beha	e year before the filing of the	petition in bankruptcy, or agreed	I to be paid to me, for services
	For legal services, I have agreed to	accept		\$4,000.00
	Prior to the filing of this statement	I have received		\$100.00
	Balance Due			\$3,900.00
2	2. The source of the compensation pa	id to me was:		
	<b>Debtor</b>	Other (specify	)	
3	3. The source of the compensation pa	id to me is:		
	<b>✓</b> Debtor	Other (specify	)	
4	I. I have not agreed to share the a members and associates of my	above-disclosed compensation law firm.	on with any other person unless t	hey are
		aw firm. A copy of the agreen	vith a other person or persons whent, together with a list of the na	
5	5. In return for the above-disclosed fe	e, I have agreed to render leg	al service for all aspects of the ba	nkruptcy case, including:
	<ul> <li>a. Analysis of the debtor's final bankruptcy;</li> </ul>	ancial situation, and rendering	g advice to the debtor in determin	ing whether to file a petition in
	b. Preparation and filing of an	y petition, schedules, statem	ents of affairs and plan which mag	y be required;
	c. Representation of the debto	or at the meeting of creditors	and confirmation hearing, and an	y adjourned hearings thereof;
	d. Representation of the debto	or in adversary proceedings a	nd other contested bankruptcy m	atters;
6	6. By agreement with the debtor(s), th	e above-disclosed fee does r	not include the following services:	:
		CERTIFIC	CATION	
	I certify that the foregoing is a complotor(s) in this bankruptcy proceedings		ent or arrangement for payment to	o me for representation of the
	2/14/2018		/s/ Alexander Preber	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$100.00 toward the flat fee, leaving a balance due of \$3,900.00; and \$61.76 for expenses, leaving a balance due of \$4,271.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/14/2018	
Signed:		
/s/ Deco	ty Starks	
		/s/ Alexander Preber
Debtor(s	)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	· ·	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Starks, Decoty	Case No	
Debtor(s)			
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	TRIX
Th knowledge		y that the attached list of creditors is tr	rue and correct to the best of their
Date:	2/14/2018	/s/ Starks, Decoty Starks, Decoty Signature of Del	-

SKOPOS FINANCIAL LLC PO Box 1640 Coppell, TX, 75019

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA, 30301

TRUST REC SV 541 OTIS BOWEN DRIVE MUNSTER, IN, 46321

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, IL, 61364

IL Tollway PO Box 5544 Chicago, IL, 60608

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

Secretary of State 2701 South Dirken Parkway Springfield, IL, 62723

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

The City of DuPage County 505 N. County Farm Road Wheaton, IL, 60187

Village of Wheaton 303 W Wesley St Wheaton, IL, 60187

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$100.00 toward the flat fee, leaving a balance due of \$3,900.00; and \$61.76 for expenses, leaving a balance due of \$4,271.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/14/2018		
Signed:			
/s/ Decot	y Starks		1//2/
K-	Hory Stko	/s/ Alexander Preber	Mala For
Debtor(s		Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

Local Bankruptcy Form 23c

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Debto	r 1 Decoty		Starks	Case number (if known)	
	First Name	Middle Name	Last Name		
16.	Calculate the median f	amily income that applies to y	you. Follow these steps:		The second secon
	16a. Fill in the state in wh	nich you live.	Illinois		
	16b. Fill in the number of	f people in your household.	1		
		mily income for your state and s			\$51,317.00
	household using the link specif	fied in the separate instructions f		a list of applicable median income amounts, go online y also be available at the bankruptcy clerk's office.	
17.	How do the lines comp	are?		, ,	
				orm, check box 1, <i>Disposable income is not determined</i> of <i>Disposable Income</i> (Official Form 122C-2).	1
	U.S.C. § 1325		Calculation of Disposa	k box 2, <i>Disposable income is determined under 11</i> ble Income (Official Form 122C-2). On line 39 of tha	t
Part	Calculate Your C	ommitment Period Under	11 U.S.C. §1325(b)	(4)	
18.	Copy your total average	e monthly income from line 1	1.		\$3,221.31
19.			and the second s	not filing with you, and you contend that calculating th our spouse's income, copy the amount from line 13.	e
	19a. If the marital adjustr	ment does not apply, fill in 0 on	line 19a.		-\$0.00
	19b. Subtract line 19a	from line 18.			\$3,221.31
20.	Calculate your current	monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$3,221.31
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your co	urrent monthly income for the ye	ear for this part of the for	m.	\$38,655.72
	20c. Copy the median fa	mily income for your state and s	size of household from li	ne 16c.	\$51,317.00
21.	How do the lines comp	are?			
		i line 20c. Unless otherwise orderis 3 years. Go to Part 4.	ered by the court, on the	top of page 1 of this form, check box 3, The	
	Line 20b is more that	an or equal to line 20c. Unless o period is 5 years. Go to Part 4.	therwise ordered by the	court, on the top of page 1 of this form, check box	
Part	4: Sign Below	5			
196					
	By signing here, I de	clare under penalty of perjury th	at the information on this	s statement and in any attachments is true and correct.	
	✗ /s/ Decoty St	arks ( CA)	× ×		
	Signature of Deb		<del></del>	Signature of Debtor 2	
	Date 2/14/201 MM/DD/Y		I	Date MM/DD/YYYY	
		do NOT fill out or file Form 122 fill out Form 122C-2 and file it v		of that form, copy your current monthly income from	line 14

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Starks, Decoty  Debtor(s)	Case No	
		Chapter	Chapter13
	VERIFICATION (	OF CREDITOR MA	TRIX
nowle	The above named Debtors hereby verify that the attedge.	tached list of creditors is	true and correct to the best of their
)ate:	2/14/2018	/s/ Starks, Dec Starks, Decoty Signature of D	1000

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Debtor	1 Decoty	Starks	Case number (if known)				
	First Name Middle Name	Last Name					
c	Vithin 2 years before you filed for bankruptcy, did reditors, or other parties.  No Yes. Fill in the details below.	you give a financial stater	nent to anyone about your business? Include all financial institutions,				
		Date issued					
	Name	MM/DD/YYYY					
	Number Street						
	City State Zip Code						
Part 1	2: Sign Below						
tru	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.    Signature of Debtor 1						
			Date				
	Date 2/14/2018						
Dic	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
	No Yes						
Dic	l you pay or agree to pay someone who is not an	attorney to help you fill ou	t bankruptcy forms?				
~	No						
Ē	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				

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		L	ocument	Page 69 (	01 70	
Fill in this inform	mation to identify your c	ase:	to Tian In the	4.36	l	
Debtor 1	Decoty		Starks		]	
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States B	ankruptcy Court for the:	Northern	District of Illinois			
Case number			(State)			
(If known)				•.		Check if this is an
Official I	Form 106De	ec .				amended filing
Declarati	on About an	_ Individual Deb	tor's Sched	lules		12/15
If two married p	people are filing togeth	er, both are equally resp	onsible for supplying	correct inform	mation.	
money or prope					a false statement, concealing p 000, or imprisonment for up to	
Part 1: Sign	Below					
Did you pa	ay or agree to pay some	eone who is NOT an attor	ney to help you fill o	out bankruptcy	y forms?	
<b>⊘</b> No						
Yes. N	lame of person			kruptcy Petition Official Form 11	Preparer's Notice, Declaration, an 9).	nd
	alty of perjury, I declar are true and correct.	re that I have read the su	mmary and schedul	es filed with th	his declaration and	

Signature of Debtor 2

MM/DD/YYYY

Date

/s/ Decoty Starks
Signature of Debtor 1

Date 2/14/2018

MM/DD/YYYY

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Debtor 1 Decoty First Name	Star Middle Name Last	ks Case r	number (if known)		
Part 6: Answer These Que	estions for Reporting Purposes				
16. What kind of debts do you have?	"incurred by an individual pr No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily bu	imarily for a personal, fami siness debts? Business of estment or through the ope	debts are debts that you incurred to obta eration of the business or investment.		
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fund  No.		ny exempt property is excluded and admini ute to unsecured creditors?	strative	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 m \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million \$1,000,000,001-\$100 \$10,000,000,001-\$100 \$10,000,000,0001-\$100 \$100,0000,0000,0001-\$100 \$100,0000,0000,0001-\$100 \$100,0000,0000,0001-\$100 \$100,0000,0000,0001-\$100 \$100,0000,0000,0001-\$100,0000,0000,0000,	0 billion 50 billion	
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 m \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million \$1,000,000,001-\$1 0 million \$10,000,000,001-\$	0 billion 50 billion	
Part 7: Sign Below	I have examined this netition, and	I declare under penalty of	periun, that the information provided is	truo and	
For you	correct.  If I have chosen to file under Chap of title 11, United States Code. I u under Chapter 7.	oter 7, I am aware that I ma Inderstand the relief availa	perjury that the information provided is ay proceed, if eligible, under Chapter 7, able under each chapter, and I choose to	11,12, or 13 proceed	
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I understand making a false stater	nent, concealing property, e can result in fines up to	nited States Code, specified in this petit , or obtaining money or property by frau \$250,000, or imprisonment for up to 20	ıd in	
	/s/ Decoty Starks Signature of Debtor 1	A CONTRACTOR AND A CONT	Signature of Debtor 2		
	Executed on 2/14/2018 MM / DD /	<del>////</del>	Executed onMM / DD / YYYY		